

24. The process of claim 23 wherein the binder is in the test area as a spot having a diameter of from 3 to 5 mm.

25. A reagent kit for determining an analyte comprising:

a solid support including a binder on a test area of a solid support; and a tracer, said binder being a binder specific for at least the analyte, said tracer being comprised of a ligand labeled with a liposome containing a detectable marker which is not visible, said ligand being bound to one of the binder on the support or the analyte bound to the binder on the support during an assay, said test area being formed of a material having a surface area supporting the binder and the binder being supported in a concentration of at least 1 ug/cm and at which tracer may be determined without lysis of the liposome.

26. The kit of claim 25 wherein the (binder) test area is formed of nitrocellulose.

27. The kit of claim 26 wherein the label of the tracer is a liposome including a fluorescent material as said marker.

28. The kit of claim 26 wherein the binder is an antibody.

29. The kit of claim 28 wherein the analyte is digoxin, the binder is antibody to digoxin and the ligand of the tracer is an analogue of digoxin.

30. The kit of claim 28 wherein the analyte is (hCG) human chorionic gonadotropin.

31. The kit of claim 30 wherein the binder is antibody to (hCG) human chorionic gonadotropin and the ligand of the tracer is antibody to (hCG) human chorionic gonadotropin.

32. A process for assaying for an analyte, comprising: contacting a binder supported on a test area of a solid support with analyte and a tracer, said binder being a specific binder for at least the analyte, said tracer being comprised of a ligand labeled with a liposome, said liposome including a detectable marker which is not visible, said test area being formed of a material having a surface area for supporting the binder and the binder being supported in the test area in a concentration of at least 1 ug/cm and at which tracer may be determined without lysis of the liposome; and

determining the tracer bound in said test area as a measure of analyte in a sample.

33. The process of claim 32 wherein the test area is formed of nitrocellulose.

34. The process of claim 32, wherein the tracer is determined without lysis of the liposome.

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